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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1 DENISE CARLON, ESQUIRE

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Attorneys for Secured Creditor:

Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned

Loans Structured Transaction Trust, Series 2021-2

In Re:

David W Ludder

Debtor

Order Filed on January 24, 2025 by Clerk,

U.S. Bankruptcy Court District of New Jersey

Case No.: 24-20963 SLM

Hearing Date: 1/22/2025 @ 8:30 a.m.

Judge: 24-20963 SLM

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S **CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**

DATED: January 24, 2025

Honorable Stacey L. Meisel United States Bankruptcy Judge Page 2

Debtor: David W Ludder Case No.: 24-20963 SLM

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

DEBTOR'S CHAPTER 13 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2021-2, holder of a mortgage on real property located at 11 Wood Duck Cove, Oak Ridge, NJ, 07438, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Joan Sirkis Warren, Esquire, attorney for Debtor, and for good cause having been shown;

It **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall pay the arrearage claim of Secured Creditor in full, which is Claim No. 15 on the claims register and contains pre-petition arrears of \$83,409.11 through the Chapter 13 plan; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that Debtor is to make postpetition payments in accordance with the terms of the note, mortgage, and notices of payment change; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that Debtor reserve the right to object to Secured Creditor's proof of claim and notice of payment change; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.